

In re:  
Steven Keith  
Debtor

Case No. 22-11136-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: May 03, 2022

Form ID: 309A

Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2022:**

Recip ID	Recipient Name and Address
db	+ Steven Keith, 2711 Jones Blvd, Easton, PA 18045-6049
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
14688048	Bridgecrest Credit Company LLC, 1800 N Colorado St, Gilbert, AZ 85233
14688052	+ DC DMV Adjudication Services, PO Box 37135, Washington, DC 20013-7135
14688051	+ Daniel David, 7772 Knoll Drive S, Jacksonville, FL 32221-6182
14688053	Delaware Department of Transportation, Delaware E-Z Pass Violations Center, PO Box 697, Dover, DE 19903-0697
14688054	Express Lanes, c/o JPMorgan Chase Bank NA, PO Box 28148, New York, NY 10087-8148
14688057	+ FMC-Omaha Service Ctr, PO Box 542000, Omaha, NE 68154-8000
14688059	+ Linebarger Goggan Blair & Sampson LLP, 4 Penn Center - Ste 910, 1600 John F. Kennedy Blvd, Philadelphia, PA 19103-2818
14688061	Maryland Transportation Authority, PO Box 12853, Philadelphia, PA 19176-0853
14688062	+ Medico Construction Equipment, 3647 Shafers Schoolhouse Road, Stroudsburg, PA 18360-7588
14688064	Oiphant Financial, 1800 Secon Str, Suite 603, Sarasota, FL 34236
14688065	+ PA Turnpike Toll By Plate, PO BOX 645631, Pittsburgh, PA 15264-5254
14688066	+ Richard Edgerton, PO Box 183, Hampton, NJ 08827-0183
14688069	+ Thomas George Associates LTD, PO Box 30, East Northport, NY 11731-0030

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	May 03 2022 23:54:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	+ EDI: QRHHOLBER.COM	May 04 2022 03:58:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	^ MEBN	May 03 2022 23:52:08	Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	^ MEBN	May 03 2022 23:52:10	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	^ MEBN	May 03 2022 23:52:13	Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	^ MEBN	May 03 2022 23:52:06	Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	EDI: PENNDEPTREV	May 04 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

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smg	+ Email/Text: taxclaim@countyofberks.com	May 03 2022 23:54:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 03 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 03 2022 23:54:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14688049	+ EDI: CAPITALONE.COM	May 04 2022 03:58:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14688050	+ Email/PDF: creditonebknotifications@resurgent.com	May 04 2022 00:00:09	Credit One Bank, 6801 S Cimarron Road, Las Vegas, NV 89113-2273
14688055	+ Email/Text: bankruptcy@fnccbinc.com	May 03 2022 23:54:00	First National Collection Bureaus Inc, 50 W Liberty St - Ste 250, Reno, NV 89501-1973
14688056	+ EDI: AMINFOFP.COM	May 04 2022 03:58:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14688058	EDI: JEFFERSONCAP.COM	May 04 2022 03:58:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
14688060	+ Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 00:00:09	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
14688063	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2022 00:00:13	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14688067	+ EDI: RMSC.COM	May 04 2022 03:58:00	SYNCB/Littman Jewelers, PO Box 965036, Orlando, FL 32896-5036
14688068	+ EDI: RMSC.COM	May 04 2022 03:58:00	SYNCB/Old Nacy PC, 4125 Winward Plaza, Alpharetta, GA 30005-8738
14688070	+ EDI: AGFINANCE.COM	May 04 2022 03:58:00	WebBank/OneMain, 100 International Dr - Ste 1500, Baltimore, MD 21202-4673

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2022

Signature: /s/Gustava Winters

Information to identify the case:

Steven Keith

Debtor 1:  
First Name Middle Name Last Name  
Steven Keith

Debtor 2:  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court: Eastern District of Pennsylvania

Case number: 22-11136-pmm

Social Security number or ITIN: xxx-xx-1653

EIN: -----

Social Security number or ITIN: -----

EIN: -----

Date case filed for chapter: 7 5/2/22

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Steven Keith	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2711 Jones Blvd Easton, PA 18045	
<b>4. Debtor's attorney</b> Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155  Email: <a href="mailto:claputka@laputkalaw.com">claputka@laputkalaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463  Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

Debtor Steven Keith

Case number 22-11136-pmm

<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 5/3/22
<b>7. Meeting of creditors</b>	<b>June 8, 2022 at 11:00 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone.</b> <b>Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/7/22</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	